

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tracy A Brown

Debtor(s)

Case No. 15 B 01406

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2015.
- 2) The plan was confirmed on 04/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/17/2016, 10/14/2016.
- 5) The case was Converted on 11/15/2016.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,348.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$22,348.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$858.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,358.22**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank Of America	Unsecured	1,022.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	922.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	416.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	2,326.00	2,326.32	2,326.32	0.00	0.00
Cavalry SPV I LLC	Unsecured	1,195.00	1,195.04	1,195.04	0.00	0.00
Chase Bank	Unsecured	1,400.00	NA	NA	0.00	0.00
Chase Card	Unsecured	1,002.00	NA	NA	0.00	0.00
College Assist	Unsecured	15,250.00	20,440.46	20,440.46	0.00	0.00
ECast Settlement Corp	Unsecured	2,356.00	2,356.97	2,356.97	0.00	0.00
Nelnet	Unsecured	20,214.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	1,510.00	1,172.97	1,172.97	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,663.00	1,663.51	1,663.51	0.00	0.00
Portfolio Recovery Associates	Unsecured	11,071.00	8,236.46	8,236.46	0.00	0.00
Portfolio Recovery Associates	Unsecured	470.00	470.74	470.74	0.00	0.00
Portfolio Recovery Associates	Unsecured	387.00	387.91	387.91	0.00	0.00
Portfolio Recovery Associates	Unsecured	464.00	464.93	464.93	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	891.00	891.96	891.96	0.00	0.00
Selct Recovery	Unsecured	550.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	500.00	6,756.17	6,756.17	0.00	0.00
Springleaf Financial Services	Unsecured	8,908.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	58,445.00	59,426.64	59,426.64	0.00	0.00
Wells Fargo Bank	Secured	37,889.00	38,698.09	37,889.00	15,676.77	2,313.01
Wells Fargo Bank	Unsecured	NA	809.09	809.09	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$37,889.00	\$15,676.77	\$2,313.01
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$37,889.00	\$15,676.77	\$2,313.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$106,599.17	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,358.22</u>
Disbursements to Creditors	<u>\$17,989.78</u>
TOTAL DISBURSEMENTS :	<u>\$22,348.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/29/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.